



Michigan Association of Registers of Deeds, Inc.

December 6, 2012

2012

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RE: SB 1092

Dear State Representatives:

Please be advised that the Michigan Association of Registers of Deeds strongly opposes passage of SB 1092 into law.

We suspect this legislation will only add to the chaos that currently exists in the State of Michigan as well as the entire nation regarding foreclosures, regardless of laws designed to protect property owners. This new legislation includes few if any of those laws.

Among other issues the creditor is given the right to foreclose upon the bona fide purchaser of the property, not on the person who incurred the debt and was determined by the court to owe payment.

With no legal description required, how can it be determined what property is being foreclosed upon? If only a sheriff's certificate is required to be recorded, the only name attached to the foreclosure is that of the Sheriff or Officer. In addition no deed is required to memorialize the sale of the property and preserve a chain of title.

This is bad legislation, please vote no when 1092 comes before you.
Thank you.

Sincerely,

Nancy Hutchins
MARD President